

ABSTRAK

Pengambilan keputusan sangat diperlukan di berbagai bidang untuk mencapai tujuan dan kelangsungan hidup perusahaan. Salah satunya adalah keputusan pemberian kredit pada Bank Perkreditan Rakyat (BPR). Analisis kredit memegang peranan penting dalam pengambilan keputusan pemberian kredit. Rasio solvabilitas merupakan salah satu rasio yang dianalisis untuk menunjang hasil analisis kredit dan menentukan keakuratan analisis kredit. Hasil tersebut akan mempengaruhi keputusan BPR, apakah menyetujui atau menolak permohonan kredit tersebut. Penelitian ini bertujuan untuk menguji dan mencari bukti apakah *Debt to Assets Ratio*, *Times Interest Earned Ratio*, dan *Long-term Debt to Equity Ratio* berpengaruh terhadap keputusan pemberian kredit.

Populasi yang digunakan adalah nasabah yang mengajukan kredit kepada BPR Dinar Pusaka. Sampel dalam penelitian ini dipilih dengan menggunakan *purposive sampling method* sehingga terpilih 30 nasabah. Teknik analisis data yang digunakan adalah analisis regresi logistik.

Hasil pengujian menunjukkan bahwa variabel *Times Interest Earned Ratio* tidak berpengaruh terhadap keputusan pemberian kredit. Sedangkan, variabel *Debt to Assets Ratio* dan *Long-term Debt to Equity Ratio* berpengaruh terhadap keputusan pemberian kredit. Saran bagi peneliti selanjutnya adalah dapat menambah variabel independen dan menggunakan metode penelitian lain.

Kata kunci: *Debt to Assets Ratio*, *Times Interest Earned Ratio*, *Long-term Debt to Equity Ratio*, dan Keputusan Pemberian Kredit.

ABSTRACT

Decision-making is indispensable in various fields to achieve the goals and the company's survival. One of which is the lending decisions on the rural banks (BPR). Credit analysis plays an important role in making lending decisions. The solvency ratio is a ratio that is analyzed to support the results of credit analysis and determine the accuracy of credit analysis. These results will influence the decision of the BPR, whether to approve or reject the application for the credit. This study aims to examine and look for evidence of whether the Debt to Assets Ratio, Times Interest Earned Ratio, and Long-term Debt to Equity Ratio affect on lending decisions.

The population are customers who apply for credit to the BPR Dinar Pusaka. The sample in this study were selected using purposive sampling method that was selected 30 customers. Data analysis technique used is the logistic regression analysis.

The test results showed that Times Interest Earned Ratio variable does not affect the lending decisions. Meanwhile, the variable Debt to Assets Ratio and Long-term Debt to Equity Ratio influence on lending decisions. The recommendation for further research are able to add independent variables and using other research methods.

Keywords: Debt to Assets Ratio, Times Interest Earned Ratio, Long-term Debt to Equity Ratio, and Lending Decision.